

HOW'S YOUR FINANCIAL HEALTH?

1. If you have enough money to cover 3 times your monthly expenses in an "emergency only" savings account, add 20 points. _____
2. If you do not keep track of your spending **daily**, subtract 15 points. _____
3. If you save money out of **each** paycheck received, add 20 points. _____
4. If you always pay **more than** the suggested minimum payment on each credit card account, add 20 points. _____
5. If, after the last time you received "extra" money, you **did not** add some to your savings account, subtract 25 points. _____
6. If you pay off your old car or truck loan before buying a new vehicle, add 25 points. If you then start putting that amount into your savings account each month, give yourself another 10 points. _____
7. If you **do not** have a written spending plan (budget), subtract 15 points. _____
8. If you save ahead to cover irregular, fixed expenses (i.e., car insurance) that are not paid monthly, add 15 points. _____
9. If you do **not** obtain a copy of your credit report regularly, subtract 25 points.* _____
10. If you had problems getting credit within the last year, subtract 20 points. _____
11. If you have **more than 20% of your take-home pay** (excluding mortgage or rent) committed to credit payments, subtract 35 points. _____
12. If you **always** pay your bills **on or before** the due date, add 25 points. _____
13. If you shop around for the best credit deal **before** taking out a loan or mortgage, add 15 points. _____
14. If you **know your credit (FICO) score**, add 15 points. _____
15. If you **really** know what it means to co-sign a loan with someone, add 15 points. _____
- TOTAL** _____

Very healthy=180 pts., yeah! Healthy=85+ pts., not bad. Sickly=< 85 pts., get help quickly!!

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*To get a free copy of your credit report each year, go to the following website and follow the instructions:
www.annualcreditreport.com